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~ Counting the Cost Ezine ~
Everyday Abundant Living at Its Best

January 15, 2006
Volume 6, Issue 10

Ideas, insights and inspirations for living each day to the fullest.

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"I came that they may have life and have it abundantly."
John 10:10

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~ Letter from the Editor ~

Greetings, Readers!

Let me take a moment to wish you all a belated Happy New Year. I hope 2006 is going well for everyone thus far. I also wanted to wish you a Happy National Creative Frugality Week. Occurring January 22nd - 28th this year, the eighth annual National Creative Frugality Week is a time for us all to challenge ourselves to learn a new skill or try a few new tips and tricks. And speaking of tips and tricks, why not take this opportunity to visit our sister site, CreativeFrugality.com (<http://www.creativefrugality.com>)? There you'll find links to all kinds of money-saving ideas submitted by Counting the Cost readers over the years.

One more thing. Chicago Sun-Times Lifestyles Reporter Maureen Jenkins is working on a story for Wednesday, January 18th on local women who've made frugality a way of life for themselves and their families. She wants to talk to a few Chicago-area women between 25 and 55 who are willing to share why they're frugal and how living this way actually enhances the quality of their lives. She is working under a tight deadline and needs to finish this

story by Monday, January 16th. So if you live in the Chicago area and are willing to be interviewed for this story, call her cell phone over the weekend at 312-933-2971.

Blessings,
Nancy
editor@countingthecost.com

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~ Our Featured Sponsor ~

Stayin home and Lovin It! is an amazing team dedicated to helping people find the quality of life they are looking for. We believe in working from the comfort of our own homes and enjoying the important things in our lives. No large investment, no selling, stocking, or delivering products. No collecting money or placing orders for people. No Risk! <http://www.NorthernDreamCatcher.com>

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Feature Article:
What Creative Frugality Is and What It's Not

Most people understand what creativity is, and have a pretty good idea what it means to be frugal. But the idea of putting the two together is a little hard to grasp. Because creative frugality is one of those things that is easier to show than to tell, here is a quick list of dead giveaways for identifying creative frugality in action.

- * It's making something out of little bits of nothing that the average person would have overlooked or just thrown away.
- * It's stubbornly refusing to pay full price because you know that if you hold out, the store will have a sale soon.
- * It's using your talents, skills and abilities to produce a gift that's priceless because it cannot be purchased in any store.
- * It's looking for free or low-cost ways to have just as much fun as if you went out and spent a bundle.
- * It's finding unusual ways to make things last longer or go farther so you don't have to spend as often.
- * It's making dinner with what you have on hand rather than what the recipe calls for and ending up with a tastier dish than if you'd followed the recipe.
- * It's figuring out how you can reproduce some expensive something sold in stores for next to nothing at home.
- * It's being happier with extra money in your bank account than a new toy in your garage or entertainment center.
- * It's enjoying the thrill of the bargain-hunting chase much more than the instant gratification of just going out and buying something.
- * But most of all, it's understanding that your mind works a little differently than everyone else's and being proud of it!

Now let's talk about what creative frugality is not. In the minds of some, a very fine line exists between frugality and cheapness. To me, the two are miles apart. I believe people who confuse the two have never seen healthy, positive, goal-directed frugality in action.

Since I founded National Creative Frugality Week seven years ago, I've been asked many times, "What is creative frugality?" To make this concept a little more concrete, it may be helpful to define what it is not.

- * Creative frugality is not always going with the cheapest alternative regardless of quality.
- * It is not compromising your values and integrity in order to save money.
- * It is not shirking financial responsibilities and thus creating a burden for someone else.
- * It is not maintaining an attitude of stinginess or greediness.
- * Creative frugality is not refusing to spend a reasonable amount of money on legitimate needs.
- * It is not risking health or safety in the name of saving money.
- * It is not honoring and cherishing money more than relationships.
- * It is not suffering discomfort or causing your family to suffer discomfort needlessly when you can easily afford whatever would ease the discomfort.
- * It is not depriving yourself or your family of things or experiences that would bring true joy in order to enjoy the fleeting pleasure of having saved a buck.
- * And finally, creative frugality is not making money your god by obsessing over it, doing anything to have more of it, and giving it inordinate emphasis in your life.

In contrast, creative frugality is saving more so you have more to give and share with others. It's taking care of what you have out of gratitude for those blessings. It's having fun as you look for resourceful ways to make each dollar go farther. In short, creative frugality is looking for ways to enjoy life to the fullest while living and spending within your means.

For more ideas on how to be creatively frugal, visit the Creative Frugality Inspiration Station at <http://www.creativefrugality.com>

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~ Our Sponsor ~

Your Home Can Make You Sick!
Do you know Johnson's Baby Soap and Crest toothpaste contain formaldehyde? Tide and Lysol are on the "Top 10"

toxic products list? Still want to use them? Many more toxins are unknowingly used. I can show you better, safer and cheaper alternatives. To request info:
<http://legacy4life.fourpointwellness.com>

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Readers' Poll Question:
Dreams for 2006

So we're already two weeks into 2006. How's the year shaping up for you so far?

Our last Readers' Poll Question focused on your hopes and aspirations for the New Year. We wanted to know, "What dreams do you have for 2006 and what strategies do you have for making those dreams a reality?" Here are the answers we received for this question:

"Honestly, I have no monetary dreams for 2006. I wish money could solve my issues. What I want is not in my control; it will come from the Lord as I ask for solutions on my bended knees. What I want is for my 16-year-old son to remain clean and sober; he was in drug rehab for four months last year. I want my 19-year-old daughter, who is not married, to be a responsible parent and become mature very quickly. I want my parents, who are in their 80s, to remain healthy. I want my husband to be happy in his new job and succeed. I want nothing for me, but these are all for me. We are very fugal with our living; I coordinate Dave Ramsey's Financial Peace University at our church and have purchased your book and use it as a reference. We are debt free and are financially stable. However, what I dream of money cannot buy." ~ Susie

"My main plans for 2006 are to become debt free by this time next year. Our family has scaled down tremendously since learning about this lifestyle but my strategy is to be reminded by this newsletter and prayerfully seek the Lord's direction with EVERY cent this year!" ~ Shannon

"Organize my sewing room! Bet I have 2 of everything, and maybe more." ~ EV

"I will work really hard to pay down our debt in 2006 and to get healthier." ~ Nancy

Thanks to everyone who responded. If you'd like to read our readers' answers to previous Readers' Poll Questions, visit our "Reader Input" page at:
<http://www.countingthecost.com/readerinput.htm>

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Our Newest Readers' Poll Question:
Cable TV?

Recently I heard a statistic that blew my mind. According to an article in the Wall Street Journal, only 15% of all homes in America do not subscribe to Cable or Satellite TV. If this statistic is true, that means that in my neighborhood of approximately 50 homes, my family and 7 other families are the only ones who don't have one of these services.

For our newest Readers' Poll Question, I'd like to check the accuracy of this statistic among our readers, although I realize that our readers don't necessarily fit the profile of the "typical American family". Our question asks, "Does your family have Cable or Satellite TV? And if you do because you feel it is important, does your family make other sacrifices to justify this expense?"

This should be interesting. Send your answer to us at: <mailto:editor@countingthecost.com?subject=Cable>
Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

New Year, New career?
A Home Business Doesn't Have to Start in a Box. If you are looking to create additional income or start a business, you've come to the right place. We do not sell, stock, deliver products, or telemarket. Want personal assistance while test-driving this business? Contact me!
<http://melanie.fourpointmoms.com>

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"Talk It Out" Question:
Winter Birthday Parties for Kids

Parents of kids with summer birthdays have it easy. There are so many fun things to do outdoors in the summer months. Even spring and fall birthday parties have many options for outdoor activities.

But what about winter parties? How can parents plan a fun and frugal birthday party when it's way too cold to do much outside? That's the question one of our readers recently submitted. Susan wrote: "My daughter has a birthday in January. I am looking for fun and low-cost birthday party ideas. Since everything will have to be indoors, I really didn't want to have the party at my home. But I don't want to pay the high price to have it at one of the typical birthday party places, either. Any ideas?"

Here are a few of the many responses we received:

"Having an 'at home' party doesn't have to be stressful or expensive. We threw a winter 'pamper party' for my niece's

birthday. For crafts, the girls moved from station to station making friendship bracelets, decorating picture frames with snowflakes (each child took home the frame filled with a group picture that was taken at the beginning of the party and developed at a nearby one-hour photo lab), and each girl put together her own gift bag to take home with pamper items like loofah sponges, decorative soaps, etc [all available at dollar stores]. Next, we set up a fire pit and roasted marshmallows and made s'mores. Finally, we had a spa time where each girl had pedicures and manicures, complete with feet and hand waxing, feet soaking, polish and nail decals. This party was so successful that all the girls said it was the best party they had ever attended...and it was all done very inexpensively." ~ Candy

"For a low cost December birthday party I would take my son and his friends to the community pool, bowling or roller skating. The best year was when he wanted a surprise birthday party. We told him the party would be at 2PM but actually invited his friends at 9AM. A parent of one of the guests gathered all the children outside so that they all came up to the door together and rang the bell. I asked Luke, who was still in his pajamas, to get the door. We left for the pool about 9:40 and later came home for cake and ice cream and gifts." ~ Merlajean

"My daughter's birthday is in November. We have had a difficult time every year trying to figure out where to have her parties. Last year we had her party at the church. If you are a member they allow you to use the recreation area at no cost. So we played games, I made some snacks, and we had a 'makeover' (little girls of course!) It was so much fun! This year we had a swimming party. She has always wanted one and never been able to because of the month of her birthday. A local junior high school has an indoor pool so I called to see if perhaps we could use it. It only cost me \$35 for 10 children and they loved it! Much cheaper than the YMCA or other alternatives. So that is something to check out too." ~ Juli

"Recently my grandson (age 4) attended a birthday party which was held at the local firehouse. They had a meeting room where they learned about the fireman's clothes and got to ask questions. They got to sit in the fire truck and tour where the firemen sleep and eat. Back in the meeting room there were refreshments and opening of the presents. The best part was that there was no charge for using the firehouse." ~ Grandma

"My daughter just turned 5 yesterday. She wanted to invite three friends over for lunch after preschool. I picked up a few decorations at the Dollar Tree, made cupcakes (which the kids got to decorate themselves), and picked up Happy Meals from McDonald's. The kids had a great time with the meals, then decorated the cupcakes. My daughter likes crafty stuff, and requested sand art as a project. We did

sand art, spin art, then made homemade cards with leftover stickers. I have lots of craft supplies, so each of these projects costs very little. I bought the spin art kit at Goodwill for \$2, and cut my own paper. I'm not sure what it did cost for the whole party, but it wasn't much over the cost of the happy meals. Maybe \$30? It surely could cut the cost to have homemade snacks/or not serve lunch, but we did everything right after preschool when we were all hungry. I think the best part was the craft part, because all of the kids had things they could touch and hold and take with them." ~ Anonymous

"When my daughter was young we did a princess party in early February. All the girls sat at our kitchen table and made their own crowns with construction paper, glue and glitter. Then of course, they posed for pictures in their crowns. After a party game and cake and ice cream, each girl took home a long stemmed carnation. Use your imagination and make the girls feel like special princesses!" ~ Lorraine

Thanks to these readers for responding. We received many more responses than we had room to post. If you'd like to read more of our readers' ideas, visit our "Winter Birthday Parties for Kids" page at <http://www.countingthecost.com/tio/winter.htm>

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Our Newest "Talk It Out" Question:
Help for a Freezer that Won't Freeze

Is there any hope for a freezer that doesn't freeze? That was the question one of our readers recently asked. Gail wrote:

"We have a small freezer that stands about 3.5 feet tall. It won't get cold anymore. How do I find out what kind of Freon to put in it? And where can it be purchased?" ~ Gail in Alabama

Is it possible to breathe new life into this freezer? If you know anything that might help Gail, send your answer to us at: <mailto:editor@countingthecost.com?subject=Freezer> Many of the responses we receive will appear in the next issue of the newsletter and on our website.

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~ Our Sponsor ~

Do You Want to Learn to K.I.S.S.?
Planning a spring banquet or retreat for your women's ministry group? Nancy Twigg brings her message of simple and abundant Christian living to groups all around the country. Through her lessons, she teaches women to "K.I.S.S." -- Keep It Simple, Sister! For more information,

visit Nancy's speaking information page at
<http://www.keepitsimplesister.com>

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Creative Frugality Explored Best New Frugal Tip you Learned this Year

Don't you love learning something new? Don't you love it when that new thing you learn also saves you time and/or money? And when you do learn something new that helps you save time and money, don't you just love sharing it with someone else?

In our last Creative Frugality question, we wanted to hear some of the new things you've learned during 2005. We asked, "What is the best new money- or time-saving tip you've learned this year?"

The field was wide open. Your ideas could have been related to practically anything: saving money on groceries, saving money on household expenses, cutting time in the kitchen. Here are a few of the responses we received:

"The best tip I got this year was to stop clipping coupons! Having a coupon for an item makes me want to buy it...whether I will actually use it or not. I was going to a higher priced grocery store because they would double these coupons -- making me even more tempted to buy. So I was paying more for my usual groceries so that I could save a few more cents on coupon items that I didn't really need anyway. Instead, I've stopped cutting coupons all together and have started going to a discount grocery store that is lower in price. And, since they don't double coupons, I'm no longer tempted to cut them out or to buy things I don't really need." ~ Ruth

"Here's everyone's favorite substitution tip from my Kitchen Organizing class: Egg substitute for baking: 1 T. soy flour + 1 T. water = 1 egg. You can find soy flour in most health food stores, but many grocery stores in our area (Minneapolis) now carry it, too. It costs less, stores longer (if kept in the refrigerator), takes up less space, and comes in handy when you run out of eggs in a recipe for baked goods. We have a few friends whose children are allergic to eggs, so we make the substitution (in banana bread, for example) when we know they're coming over. Ditto for babies, when the doctor says not to give them eggs until a certain age. Just don't try making an omelet out of it!" ~ Jennifer Swanson, www.JenniferSwanson.com

"One thing I learned this year that has saved us money actually came to me through my husband, the official laundry person in our home. He suggested we switch to a liquid detergent and use only cold water to help save on costs. Then he went a step further and suggested we ALWAYS wash on the shortest cycle possible. Since we don't have

jobs that require us to dirty our clothes, it seemed reasonable. I was so impressed with the way the laundry turned out and the electric bill dropped, I employed a portion of his solution when using our dishwasher. I always opt for the shortest cycle and our dishes come out sparkling clean every time!" ~ Terri

"I discovered www.freecycle.org which is a place to ask for things you need (clothes, household items, toys, car parts, you name it) and to give away the things you no longer want -- ALL FOR FREE. There are groups all over the world; just look for one in your area. I have managed to clean out closets and cupboards without sending it to the dump or landfills because someone out there usually can use what you no longer want. You don't even have to deliver -- you make pickup arrangements. This is absolutely great." ~ Debbie

"Our best discovery this year has been Angel Food Ministries. A friend told us about it and we decided to try it the first month and were hooked. The food is fabulous and it is food that we would typically buy at the grocery store at full price. <http://www.angelfoodministries.com> is the link. There are no income guidelines to meet and you participate on month to month basis. The food is all first quality and fresh. You can purchase the \$25 basic menu (\$50 retail value) which is enough for a family of four for a week of dinners. After that there are several monthly specials that you can purchase if you wish to do so. You can check the website to see if it is available in your area!" ~ Anonymous

Thanks to everyone who responded. If you'd like to read more of the responses we received or peruse previous topics, visit our "Creative Frugality" webpage: <http://www.countingthecost.com/cf/creativefrugality.htm>

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Our Newest Creative Frugality Topic:
Shopping with Children

It's hard enough to be frugal when shopping alone. But add a few cranky, whiney children into the equation and you've got big trouble on your hands.

In our newest Creative Frugality question, we want to hear your strategies for shopping with children without giving in to their many requests to buy things. We ask, "What creative shopping and/or parenting strategies do you use to avoid overspending when your children constantly beg you to buy things that are not on your shopping list?"

This is an issue I've dealt with recently. It seems the older my daughter gets, the more skilled she becomes at catching me off guard. Send your ideas to us at: <mailto:editor@countingthecost.com?subject=Children> Many of

the responses we receive will appear in the next issue of the newsletter and on our website.

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~ What to Expect Next Time ~

Could saving \$10 a week or month really make a difference over time? You bet it can. In our next issue, guest contributor Darlene Arechederra shares how little savings can add up big time in the long run. Don't miss it!

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~ Counting the Cost Reader Classifieds ~

YOUR AD COULD BE HERE! For more information on placing a classified ad, email Editor Nancy Twigg at nancy@countingthecost.com

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~ Additional Resources from Counting the Cost ~

Counting the Cost Editor Nancy Twigg is available to share the message of simple, frugal and meaningful living with your organization, church group, or Bible class. Nancy specializes in presentations to Christian audiences, but can tailor a message to fit almost any group and any budget. For more information, visit:
<http://www.countingthecost.com/speaking.htm>

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